

United States Department of Agriculture



Rural Development

FY 2002 Annual Report

“Building stronger communities in North Dakota”



\$76.7 million dollars in program delivery in Fiscal Year 2002



(L. to R.) Scott Stofferahn, Governor John Hoeven, US Senator Byron Dorgan, Congressman Earl Pomeroy, and State Director Clare Carlson at the podium.



Cake “breaking” celebration of \$76.7 million dollars in program funds for FY 2002

(L. to R.) Scott Stofferahn, Congressman Earl Pomeroy, Governor Hoeven and State Director Clare Carlson.



(L. to R.) Scott Stofferahn, Congressman Earl Pomeroy, Governor Hoeven and State Director Clare Carlson.

Welcome from North Dakota!

USDA Rural Development celebrated the delivery of \$76.7 million in program dollars to North Dakota with Governor John Hoeven, Senator Kent Conrad, Senator Byron Dorgan and Representative Earl Pomeroy in a “cake breaking” ceremony on December 13, 2002. In attendance were many of the beneficiaries of our programs and the partners that helped make FY 2002 a record year.

USDA Rural Development is a key player in helping the North Dakota economy move into the future. Our funds have helped repair and maintain essential infrastructure and boost economic activity delivering a well-rounded set of results across the state that benefit citizens of the state.

The Rural Business Service/Cooperative Service and Rural Utilities Service delivered \$48 million. Of this, \$28 million was used for water and environmental projects

The Rural Housing Service assisted 348 families by either directly financing a home purchase, issuing a guarantee for the financing of a home or providing a home repair loan or grant. The Community Facility Program funded a record nineteen projects totaling \$5.5 million for items such as fire stations, fire and rescue trucks, multi-purpose buildings, education and medical facilities.

In the future we look forward to new challenges and new ways of aggressively implementing our program. We appreciate the leadership that President Bush, Secretary Veneman and Under Secretary Tom Dorr have provided to the United States and USDA Rural Development.

*Clare Carlson
State Director*

“Thank you to everyone that made this possible.”

Secretary of Agriculture

Anne M. Veneman



This past year the Bush Administration continued a strong commitment to expanding jobs and bringing renewed economic opportunities to rural America through strong leadership and strengthened programs.

One of the President's top priorities is to create new jobs and help spark economic growth. The tax relief package that the President signed into law in 2001 continues to help families throughout America and USDA's Rural Development programs are also creating new opportunities. In 2002, for example, economic grants and loans provided by USDA helped create or protect more than 150,000 rural jobs. As well, rural development programs provided more than \$12 billion in economic infrastructure grants and loans, helping improve education, healthcare, telecommunications, water treatment facilities, fire protection efforts, and other community centers.

However, USDA's commitment to improving rural America didn't stop there. Employees worked with local communities to provide homeownership financing for more than 42,000 families. These efforts are helping move closer to reaching the President's goal of increasing minority homeownership by fifty percent in five years.

The Farm Security and Rural Investment Act of 2002 signed by the President last May provides new resources and programs aimed at making continued progress in rural America. This includes new grant programs to assist in the development of renewable energy sources; funding to expand the availability of information technologies; and financing for community water and wastewater improvements.

As we embark upon a new year, we have a strong agenda and many opportunities to strengthen America's rural communities. The Administration will continue to build upon the principles outlined in our policy publication, "*Food and Agricultural Policy: Taking Stock for the New Century*". Our team at USDA will continue working with all interested parties and build new coalitions to help families, create jobs and invest in America's rural sectors.

Under Secretary for Rural Development

Thomas C. Dorr

A strong and vibrant economy in rural America serves as the cornerstone of President Bush's economic agenda. USDA Rural Development is working hard to expand economic opportunities and improve the quality of life for all of the 59 million Americans living in rural communities. Through the efficient and effective delivery of Rural Development initiatives, new jobs have been created, home ownership has increased and families and businesses have been strengthened. New investments and entrepreneurial spirit will continue to grow, bringing increased opportunity to rural areas.

I know and understand that rural Americans are resilient and share a pioneering spirit that will once again forge new frontiers in the future. In this same spirit, USDA Rural Development's challenge is to look beyond today and to envision a better way to work with America's rural communities to improve existing partnerships, and forge new ones.



...we have accomplished much in fiscal year 2002. I commit USDA Rural Development to administer all our programs and policies fairly, equitably, and honorably. It is the right thing to do, it is what I believe, and I will tolerate

FISCAL YEAR 2002 FUNDING

	Administrative	# of FTE	# of Local	# of RH Loans	Rural Housing CF & MFH	Rural Development Programs RBS & RUS	Total RH, CF, MFH & RDP \$
FY '98	\$ 664,677	65	7	449	\$ 17,670,160	\$ 23,077,755	\$ 40,747,915
FY '99	\$ 473,464	63	7	406	\$ 17,810,216	\$ 27,720,880	\$ 45,531,096
FY '00	\$ 487,863	61	7	536	\$ 27,243,758	\$ 34,540,076	\$ 61,623,099
FY '01	\$ 496,000	62	7	534	\$ 32,649,339	\$ 28,666,948	\$ 62,878,837
FY '02	\$496,000	62	7	348	\$ 29,102,532	\$ 47,674,490	\$ 76,777,022
RH - Rural Housing MFH - Multi-family Housing CF - Community FacilitiesBP - Business Programs							

Rural Housing Programs

*In Fiscal Year 2002 **348** home loans and grants were made in North Dakota*

Rural Housing Service (RHS) is one of the agencies within the United States Department of Agriculture's (USDA) Rural Development mission area.

Through RHS programs, Rural Development touches many aspects of rural life. These programs provide people in rural areas with loan and grant funds for repairing their homes or buying or building new homes. RHS provides financing for rental housing at affordable prices and rental assistance to the elderly, the homeless, farm laborers, and to people with limited financial resources.

In partnership with many other organizations, RHS creates packages of technical assistance and loan funds, rather than providing all the assistance alone for a project. By leveraging and partnering, resources are stretched to benefit more rural individuals and communities.

Single Family Housing (SFH) programs, administered by the Rural Housing Service, offer home ownership and home improvement and repair loans and grants for individuals and families in rural areas. Financing is provided at favorable rates and terms with little or no down payment. In many cases, payments can be reduced according to the client's ability to pay.

Under **502 Guaranteed Loan** program RHS guarantees loans made by private sector lenders.

Under this program, Rural Development guarantees 90 percent of the loan. Financing is available up to 100 percent of the appraised value of the home, eliminating the need for a down payment. Since many people lack the funds for a down payment, this program makes owning a home possible for more Americans. In FY 2002, Rural Development assisted 170 families for a total of \$10,261,455.

The Direct 502 Loan program serves rural people whose incomes are at or below 80 percent of the median income for the area where they live. Applicants are considered to have repayment ability if they do not pay more than 29 percent of their repayment income towards housing costs. Applicants, regardless of income, are considered to have repayment ability if do not spend more than 41 percent of repayment income on the total debt. The RHS Direct Loan program enables many more people to buy homes than might otherwise be possible. Direct loans may be made for the purchase of an existing home or for new home construction.

Homeownership builds economic stability and contributes to the growth of communities in rural areas. During FY 2002, the 502 Direct Loan program provided \$5,057,787 to help 87 very low, low and moderate income individuals and families own their own homes.

504 Home Repair Loans and Grants

program provides assistance to very-low income applicants to remove health and safety hazards and repair their homes. Loan and grant purposes include winterization, purchase or repair of heating system, structural repair, roof replacement/repair, and other similar uses.

Families and individuals who currently own their own home can apply for the 504 loan and grant funds. Loan terms are 20 years at one-percent interest and may not exceed \$20,000. Grants are available to applicants that are 62 years or older with limited income. Maximum grant is \$7,500. In FY 2002, Rural Development assisted 35 rural families with the 504 loan program and 56 rural families/individuals with the 504 grant program for a total of \$530,712.

SELF-HELP HOUSING PROGRAM

is another tool to help families realize their dream of owning their own home. Sometimes coming up with enough money to purchase a home presents difficulties. For families in rural communities those obstacles can become compounded by economic conditions. USDA's Self Help Program assists families in acquiring homes through partnership construction efforts. Families form construction teams to help build each other's homes. As a tradeoff, their work contribution is applied towards the purchase price of their home.



A family has a new home through the Self-Help Housing Program

Through the Mutual Self-Help Housing Program, North Dakota's Office provides grants to local governmental or nonprofit groups. The funds are used to provide construction to non-profit and

governmental organizations. Supervisory and technical assistance is provided to groups of very-low and low income families in constructing their own homes. Long term financing is provided through the 502 loan direct and guaranteed program. In FY 2002 RHS provided grant funds to the Turtle Mountain Housing Authority and to Lewis and Clark Community Works.

TECHNICAL AND SUPERVISORY ASSISTANCE GRANTS (TSAG) provide eligible organizations with assistance for low-income rural families in obtaining adequate housing and or to provide the necessary guidance to promote continued occupancy of already adequate housing.

In FY 2002, RHS provided more than \$65,450 in TSA grant funds to the Lewis and Clark Community Works. Through this partnership, and along with other partners, the funds are combined to establish a Mortgage Lending Coordinator on the Spirit Lake and Standing Rock Reservations. The Coordinator will be responsible in providing assistance to borrowers on their reservations in accessing financing for homeownership.

This hallmark development is the first of its kind in North Dakota. It is a breakthrough in providing affordable housing and development opportunities to strengthen and stabilize communities.



State Director Clare Carlson (left) presents ceremonial check to Lewis and Clark Community Works and representatives to the Standing Rock and Spirit Lake Tribes.

HOUSING PRESERVATION GRANTS (HPGs)

are provided to non-profit and governmental organizations for the repair of rural homes owned by very-low income families. In FY 2002, Rural Development funded two HPG's. Funding was awarded to the Turtle Mountain Band of Chippewa and to Roosevelt Custer Regional Planning Council for a combined total of \$100,000.

MULTI-FAMILY HOUSING (MFH) SECTION 515 RURAL RENTAL HOUSING LOANS

program provides financing for the construction or rehabilitation of affordable apartment-type housing for low, very low and moderate income households in rural areas. In F Y 2002, \$130,200 was funded through the Multi-Family Housing program to rehabilitate two existing apartment complexes in Westhope and one in Bowbells..

Funds of \$2.2 million were obligated to construct a 20-unit elderly apartment complex located in Belcourt on the Turtle Mountain Indian Reservation, a 17-unit elderly apartment



Brooks Heights in New Town

complex; located at Fort Totten on the Spirit Lake Reservation and a 12 unit family apartment complex located in Twin Buttes on the Fort Berthold Indian Reservation. Rental assistance in the amount of \$733,150 was provided for these apartments. Rental assistance payments subsidize rent costs to ensure that low-income tenants will pay no more than 30 percent of their income for rent.

THE MULTI-FAMILY HOUSING (MFH) PROPERTY SITE MANAGER

Each year USDA Rural Development pays tribute to property site managers across the country for

their work in guaranteeing the success of the Multi-Family Housing program.

Site Managers manage multi-family housing apartment complexes financed by Rural Development, and are employed by the private sector, not the U.S. Government. These individuals see to it that the day-to-day operations run smoothly, often investing a great deal of their personal time to provide tenants with a safe and cohesive community.

Sandra Sandness was named USDA Rural Development's 2002 Site Manager of the Year for the State of North Dakota. Ms. Sandness represents the Parklane Homes, Inc., in Litchville. Her work is a compliment not only to USDA Rural Development, but also to the community in which Ms. Sandness resides.



Sharon Durling, MFH Loan Technician; Kathy Lake, MFH Coordinator; Sandra Sandness, 2002 Site Manager of the Year; Clare Carlson, State Director for Rural Development; and Larry Leier, Rural Development Manager

Summary

Through the Rural Housing Service (RHS) programs, USDA Rural Development is working to eliminate substandard housing from rural America by helping families and individuals buy, build, repair, or rent decent housing.

Community Facilities (CF)

Community Facilities such as health care clinics, public safety works such as fire stations, ambulances, schools, counseling centers, and child care centers are essential to the quality of life in any rural community. USDA Rural Development is striving to ensure that such facilities are readily available to all rural Americans. The commitment of the USDA to this effort is at the core of its mission promise to help build stronger, more vibrant rural communities across the nation.

Providing Essential Public Facilities

Community Facilities Grants -FY 02 \$ 1,223,220		
County	Recipient	\$ Amount
Benson	City of Minnewaukan	\$ 10,000
Benson	Little Hoop Community College	\$ 200,000
Burleigh	United Tribes Technical College	\$ 200,000
Burleigh	Long Lake Township	\$ 21,960
Eddy	Eddy County	\$ 33,900
Golden Valley	Sentinel Butte Fire Protection District	\$ 13,750
Logan	Napoleon Care Center	\$ 58,900
McHenry	Upham Fire Protection District	\$ 24,000
Mountrail	Ft. Berthold Community College	\$ 102,410
Mountrail	Parshall Resource Center	\$ 100,000
Rolette	Turtle Mountain Community College	\$ 102,410
Rolette	City of St. John	\$ 91,490
Rollette	St. John Public School	\$ 64,400
Sioux	Sitting Bull College	\$ 200,000
Community Facilities Loans - FY 02 \$ 4,009,000		
County	Recipient	\$ Amount
Logan	Napoleon Care Center	\$ 841,000
McHenry	Upham Fire Protection District	\$ 8,000
McLean	Montefiori School District No. 1	\$ 500,000
Mountrail	Parshall Resource Center	\$ 260,000
Wells	St. Aloisius Hospital	\$2,400,000



Montefiore School



Auditorium



Turtle Mountain Community College



Marmath Fire Station



Mountrail County Bethel Home Clinic



Smee School District

Rural Business-Cooperative Service (RBS)

USDA Rural Development, acting through the Rural Business-Cooperative Service (RBS), strives to promote a dynamic business environment in rural America that can compete in the global marketplace.

Business and Industry Guaranteed Loan Program provides loan guarantees up to 80 percent of the loan made by commercial lenders or other authorized lenders. This type of assistance is available to businesses located in rural communities with a population of less than 50,000. Designed to help provide a positive environment for economic growth and stability for rural areas, the Business & Industry Program provided \$15,584,540 for projects in FY 2002.

One such project funded this year was Heartland Feed, Inc., operating as Northwest Alfalfa Products, located in Tioga. Rural Development guaranteed a \$1,440,000 Business and Industry loan made by the Bank of Tioga. The loan will be used to provide financing to purchase machinery, equipment and other development costs of establishing an alfalfa processing plant. The plant will buy hay to produce double-compressed bales and cubes of alfalfa. Markets for the products include the West Coast, Florida, Wisconsin dairy markets and some Pacific Rim Countries. This business brings desperate needed jobs to an already economically stressed community.

Specialty Lending and Grant Programs are aimed at fostering economic development in rural areas. The **Rural Business Opportunity Grants (RBOG)** program provides funds for technical assistance, training, and planning activities used to improve economic conditions in rural areas. Four RBOGs, totaling more than \$199,000 were granted during FY 2002. One such grant was made to Roosevelt Custer Regional Council for area wide strategic planning.

Mountrail Williams Electric Cooperative used Rural Development's RBOG program to facilitate feasibility into a high density data storage business in North Dakota.

Rural Business Enterprise Grants (RBEG) totaling more than \$972,000 were granted to businesses during FY 2002. For every dollar of USDA funds, one dollar of private funds is leveraged into the RBEG projects. The City of Hannaford used the RBEG program to purchase a building to be used as lease property to local businesses. Another RBEG for \$99,000 was awarded to the University of North Dakota for a micro loan program and technical assistance.

Rural Economic Development Loans and Grants (REDLG) are made to Rural Utilities Service Electric borrowers, to assist community projects in stimulating the development of rural areas by creating new job opportunities, and retaining existing employment. Loans at zero-interest are made primarily to finance business startup ventures and business expansion projects. Grants are made to the utilities to establish revolving loan programs operated by the utility.

In FY 2002, RBS awarded three REDLG projects. Recipients include Dunn County Golf, Consolidated Telcom and Dakota Valley Electric Cooperative.

Intermediary Relending Program (IRP) loans finance business facilities and community development projects in rural areas. Rural Business Service lends these funds to intermediaries, which in turn provide loans to recipients developing job or community development enhancement projects. One IRP loan for \$250,000 was awarded to the Three Affiliated Tribes. This is the **first** IRP approved to a tribal government in North Dakota. The funds will be used to establish a Revolving Loan Fund to provide financing to small businesses on the reservation.

Overall, Rural Business Cooperative Service approved \$19,584,540 of funding for North Dakota customers in Fiscal Year 2002. This resulted in **over 230 percent** of its initial allocation for the state

Rural Utilities Service(RUS)

RURAL UTILITIES SERVICE (RUS)

The mission of the Rural Utilities Service (RUS) is to help improve the quality of life and promote economic development in rural America. It does this by administering USDA's rural utility programs in a service-oriented and financially responsible manner. RUS administers the loan and grant Water and Waste disposal program available to municipalities or counties. The funds can be used for the construction of new systems, or for improvements and extensions to existing systems.

Rural Development was able to improve the quality of life in many rural communities this past year. We provided over \$39,158,460 in loans and grants to serve the many people in North Dakota with clean drinking water and modern sewer facilities. This was a record breaking year for water projects in North Dakota due to the additional funding received from the 2002 Farm Bill and the REAP Zone set asides.

Water, Sewer andThe Farm Bill

I'm sure you are wondering what the Farm Bill has to do with water and sewer projects. The significance of the Water and Waste Disposal Facility Provision of the 2002 Farm Bill helped to obtain and make available the necessary resources to establish water and waste disposal facilities compliant with federal and state environmental standards. By signing the 2002 Farm Bill, President Bush gave Rural Development the authority to convert \$360 million dollars in budget authority nationwide, which equates to \$750 million dollars. This was a one-time authority specifically to fund a large backlog of applications on hand as of May 13, 2002.

North Dakota's 2002 Farm Bill Projects Included:

As a direct result of the 2002 Farm Bill, the communities of Forman, Harvey, Ashley and New Town will receive funds to improve public health and safety.



Forman - The \$3 million package (\$1,575,000 grant/\$1,425,000 loan) will be used to install a new sewer collection system and new collection lines for the City of Forman.

Harvey - The \$748,000 grant will be used to install a new sanitation system. The Farm Bill funds will be combined with a \$2,317,000 package (\$94,900 grant/\$2,292,300 loan) of regular Fiscal Year 2002 funding.

Ashley - The \$2,389,440 package (\$808,620 grant/\$1,580,820 loan) will be used to replace main water lines and to bolster the water treatment plant for the City of Ashley.

City of New Town - The \$1,561,330 package (\$900,090 grant/\$661,240 loan) will be used to install a new water treatment for the City of New Town and part of the Fort Berthold Indian Reservation. The Farm Bill funds will be combined with a loan for \$2,292,300 of regular Fiscal Year funding.

Distance Learning/Telemedicine Program is administered by Rural Development RUS. This program is specifically designed to meet the educational and health care needs of rural America. Through Loans, grants, and loan and grant combinations, advanced telecommunications technologies provide enhanced learning and health care opportunities for rural residents.

In FY 2002 Rural Development funded Dakota Carrier Network (DCN) with a \$4,924,455 loan and \$492,545 grant to complete Phase 2 of the North Dakota State Network making it possible to install network equipment in K-12 schools and libraries across the State. The infrastructure, to be built with these loan and grant funds, includes the installation of additional ATM backbone switches to handle the load created by the addition of schools and libraries.



Office of Community Development (OCD)

USDA Rural Development's Office of Community Development (OCD) administers the Rural Community Development Program. This effort promotes self-sustaining, long-term economic and community development in areas of pervasive poverty, unemployment, and general distress. The help includes technical assistance and support in obtaining additional financial resources and assistance in forging local and regional partnerships. Locally, North Dakota State has staff dedicated to OCD efforts, which serve one Enterprise Zone (EZ), eight Champion Communities, and two REAP Zones.

Champion Community Program invites all communities that have applied for EZ/EC designations, but were unsuccessful, to continue implementing their strategic plans through a partnership agreement with USDA. USDA Rural Development and other Federal agencies have targeted funds and other assistance to Champion Communities. USDA Rural Development also sponsors conferences to train Champion Community leaders and promote idea sharing and networking among communities.

During Fiscal Year 2002, Rural Development

North Dakota welcomed five new Champion Communities: Cavalier County, Dakota Heartland, Dakota State Line, Pembina County and Renville County.

Griggs-Steele Empowerment Zone

In 1995, Griggs-Steele counties executed a Memorandum of Understanding with USDA establishing the entity as an Enterprise Zone. The primary mission of Griggs-Steele is to promote economic development, attract industry and create jobs. The zone provides financial resources to communities located in the zone for developer support and training.

CONAC and Southwest Zones

North Dakota's two REAP Zones continue to focus their efforts on Information Technology and wind energy research as possible economic development in their communities. As a first step, the Southwest

Zone has established wind-monitoring stations throughout the Zone. A grant for \$1.1 million, received from HUD-EDI was combined with other funding sources in order to provide for the financial backing of many projects in the two zones.



Cavalier County



Pembina County



Dakota State Line

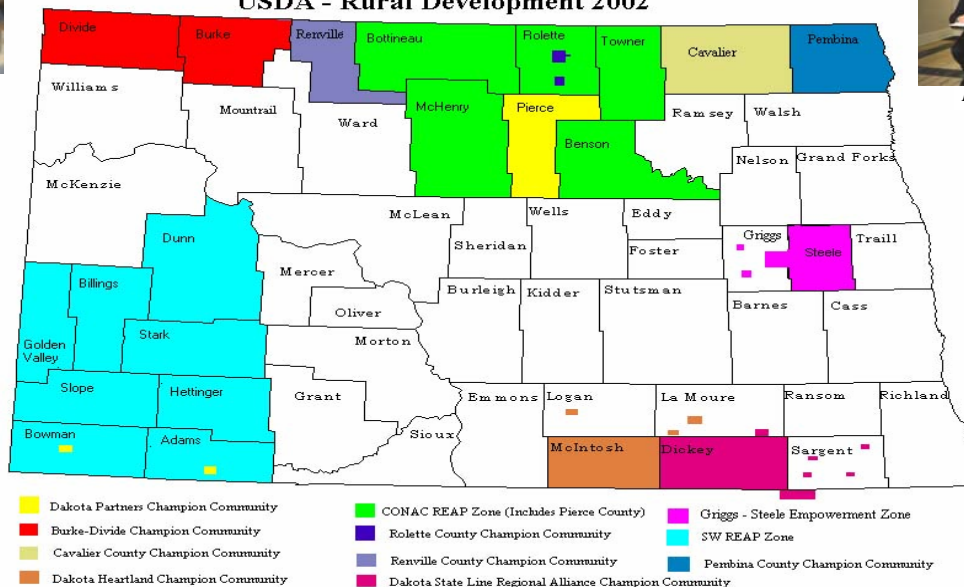


Renville County



Dakota Heartland

North Dakota Empowerment Program Communities USDA - Rural Development 2002



Accomplishments

Rural Business-Cooperative Service

Rural Economic Development Loans	\$ 575,000
Rural Business Enterprise Grants	972,495
Rural Business Opportunity Grants	199,045
Business & Industry	16,648,000
Rural Cooperative Development Grants	300,000
Intermediary Relending	<u>250,000</u>
TOTAL	\$ 18,944,540

Rural Utilities Service Programs

Water & Waste Loans	\$ 18,301,440
Water & Waste Grants	10,338,510
Solid Waste Management Grants	<u>90,000</u>
TOTAL	\$ 28,729,950

Rural Housing Service Programs

502 Guaranteed Housing Loans	\$ 10,261,455
502 Direct Housing Loans	5,123,241
504 Repair Loans and Grants	530,712
Housing Preservation Grants	100,000
Multi-Family Housing	2,330,200
Rental Assistance	<u>5,523,554</u>
SUB-TOTAL	\$ 23,869,162

Community Facility Loans	\$ 4,009,000
Community Facility Grants	<u>1,223,220</u>
SUB-TOTAL	\$ 5,232,270

TOTAL	\$ 29,102,532
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TOTAL ALL PROGRAMS	<u>\$ 76,777,022</u>
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Office Locations

State Office, William L. Guy Federal Building, 220 East Rosser Avenue, PO Box 1737, Bismarck, ND 58502-1737 (800) 582-7584 Ext 1
TTY (701) 530-2113

Bismarck, 1511 East Interstate Avenue, Bismarck, ND 58503-0560 (800) 688-2297 Ext. 4
(Counties Served: Burleigh, Emmons, Grant, Kidder, Logan, McIntosh, Morton, Oliver, Sioux, and Native American land grants for Corson County, South Dakota.) TTY (711)

Devils Lake, 502 Highway 2 West, Ste 5, Devils Lake, ND, 58301-0280 (800) 688-2279 Ext. 4
(Counties Served: Benson, Cavalier, Eddy, Foster, Pembina, Nelson, Ramsey, Towner, Wells, Grand Forks, Walsh.) TTY (711)

Dickinson, 2493 4th Avenue West, Room B, Dickinson, ND, 58601-2623 (800) 688-2251 Ext. 4
(Counties Served: Adams, Billings, Bowman, Dunn, Golden Valley, Hettinger, Slope, Stark, Burleigh, Emmons, Emmons, Grant, Kidder, Logan, McIntosh, Mercer, Morton, Oliver, Sioux.) TTY (711)

Minot, 2001 6th St SE, Minot, ND 58701-6700 (800) 765-9476 Ext. 4
(Counties Served: Bottineau, Burke, McHenry, McLean, Mountail, Pierce, Renville, Rolette, Sheridan, Ward, Divide, McKenzie, Williams.) TTY (711)

Park River, 503 Park St West, Ste 3, Park River, ND 58270-4103 (800) 688-2307 Ext. 4
(Counties Served: Grand Forks, Pembina Walsh.) TTY (711)

Valley City, 575 10th St SW #4, Valley City, ND 58072-3906 (800) 688-2293 Ext. 4
(Counties Served: Barnes, Cass, Dickey, Griggs, LaMoure, Ransom, Richland, Sargent, Steele, Stustman.) TTY (711)

Williston, 1106 2nd St West, Williston, ND 58801-5804 (800) 688-2308 Ext. 4
(Counties Served: Divide, McKenzie, Williams.) TTY (711)

Rolla (701) 477-3167
Outreach Office TTY (711)

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